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Draft for Citizen Review

SAN FRANCISCO HOUSING NEEDS TO 1995

**A COMPONENT OF THE 1989-90 REVISIONS
OF THE RESIDENCE ELEMENT
OF THE MASTER PLAN
AND BACKGROUND FOR THE MAYOR'S
HOUSING ADVISORY COMMITTEE REPORT**

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REIGN OF

THE GREAT BRITAIN

IN THE

SEVENTEENTH CENTURY

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I. INTRODUCTION AND SUMMARY OF NEEDS

The following **needs analysis** is a state required component of the revision of the Residence Element of the City's Master Plan which is being undertaken by the Department of City Planning. The Needs Analysis provides a context for the Affordable Housing Action Plan for San Francisco developed by the Mayor's Housing Advisory Committee. It will be followed at a later date by (1) identification of barriers to housing production; (2) measurement of the capacity of San Francisco's land and zoning to meet required housing needs; (3) objectives and policies including the setting of housing production goals for various income groups; (4) programs to implement the objectives and policies. It is anticipated that the recommendations of the Housing Advisory Committee will make up a major part of the Residence Element programs section.

Both the Housing Advisory Committee report and the findings of the needs analysis point to a large scale housing problem in San Francisco. There is a very considerable affordability gap in the City. Almost 100,000 (about 31%) of San Francisco households are paying more than a quarter of their income for shelter. About a third of the City's population has incomes low enough to qualify for Public Housing (that is they have less than half the San Francisco area median income). The waiting lists for Public Housing or any other type of assisted housing are long.

Housing in San Francisco is in relatively good physical condition, even though over two thirds of it was built more than fifty years ago. The demand for housing has been strong so that San Francisco has not suffered problems of housing abandonment or severe neglect which have plagued other older cities in the East and Midwest. The State Department of Housing and Community Development in its Statewide Housing Plan, Phase II, July 1988, estimates that over 75,000 dwellings need major repairs exceeding \$2,000 in cost, but in context this is a relatively modest problem.

The content of the following needs analysis includes (1) citizens' views of needs as expressed in workshops and questionnaires in March, 1989 on the Residence Element process; (2) housing needs generated by increased population and changes in the composition of the population; (3) housing needs generated by increased employment (4) housing needs related to housing cost and household income; (5) housing needs related to expiring subsidies; (6) housing needs related to increasing the vacancy rate; (7) housing needs related to the condition of existing housing; (8) housing needs related to seismic safety; (9) housing needs to replace lost units. Finally, the needs analysis looks at various groups within San Francisco's uniquely diverse population in terms of their special housing requirements.

Table 1 on the following page summarizes needs as related both to new and existing housing within the time covered by Residence Element (to 1995) and also for the longer term.

Table 1

SUMMARY OF TOTAL HOUSING NEED

New Housing	Units Needed to 1995	Total Need
Units to House Additional Households Resulting from Population Growth	7,000 Units	
New Job Growth Units Needed to Reduce the Number of City Job Holders Who Would Otherwise Commute from Outside the City	12,310* Units	
Units Needed to Increase the Vacancy Rate to Five Percent	2,420 Units	
Units Needed to Replace Lost Units	1,500 Units	
Units Needed to House the Homeless	3,000** Units	
	<hr/> 26,230 Units	
<u>Existing Housing</u>		Total Need
Cost Problems		
Affordability Gap		94,600 Households
Subsidy Expirations		9,600 Households
Overcrowding Problems		11,440 Households
Physical Condition Problems		
Rehabilitation - Private Housing		76,700 Units
Rehabilitation - Public Housing		7,000 Units
Seismic Retrofit of Units in Unreinforced Masonry Buildings		25,000 Units
		<hr/> 216,340

* ABAG's recommendation of units needed to reduce the amount of increased in-commuting by 50%

** Assumes 6,000 homeless; 2 persons per unit

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II. NEEDS – CITIZENS' VIEWS

Background

As part of the process of beginning work on the Residence Element, the Planning Department held workshops and distributed informational materials and questionnaires in February and March, 1989. Sixty people attended the four small workshops and 40 people responded to the questionnaire. The participation level was relatively low and better forms of outreach and longer lead times will be undertaken for the next efforts. About 15% of those who were mailed information returned questionnaires.

Types of Housing Needed

Housing needs perceived by these respondents and by the attendees at the workshops, centered on moderate and lower cost units. More rental opportunities, especially in the form of larger units, were advocated. Special needs for disabled accessibility and live/work spaces were noted. Very few respondents or workshop participants felt needs were centered on new market rate ownership single family units.

Neighborhood Issues

Affordability and density were equally noted. Lack of code enforcement, public housing conditions, problems of accommodating growing families or expanded households were each noted by at least ten percent of questionnaire respondents. At the workshops, compatibility of new housing within existing neighborhoods was a major issue for a number of attendees .

City Issues

At a city level, over half the respondents identified affordability as a primary concern. Public transit and traffic, in terms of residential liveability were the next ranked issues, with density and compatibility less frequently noted than at the neighborhood level. Both negative and positive views of rent control were expressed by about 15% of the respondents.

Continuation of Citizen Review

Throughout the element revision process we will solicit citizen views. Questionnaires will continue to be distributed and their results tabulated.

III. HOUSING NEEDS GENERATED BY INCREASED POPULATION AND CHANGES IN THE COMPOSITION OF THE POPULATION

Population Growth Projections

As shown on Chart III by 1995, San Francisco is projected to increase by **19,600 persons** or 7,000 new households according to the Association of Bay Area Governments (ABAG). Overall net population growth projection for San Francisco is **about 1,000 new households per year**. San Francisco's certified population estimate from the Department of Finance as of January 1, 1987 and currently the official estimate is 742,700. However, in May, 1989 the Department of Finance made a revised estimate of 731,700 as of January 1, 1989. ABAG's growth projections do not take into account this latest Department of Finance estimate.

S.F. POPULATION TREND AND PROJECTION

Source: ABAG

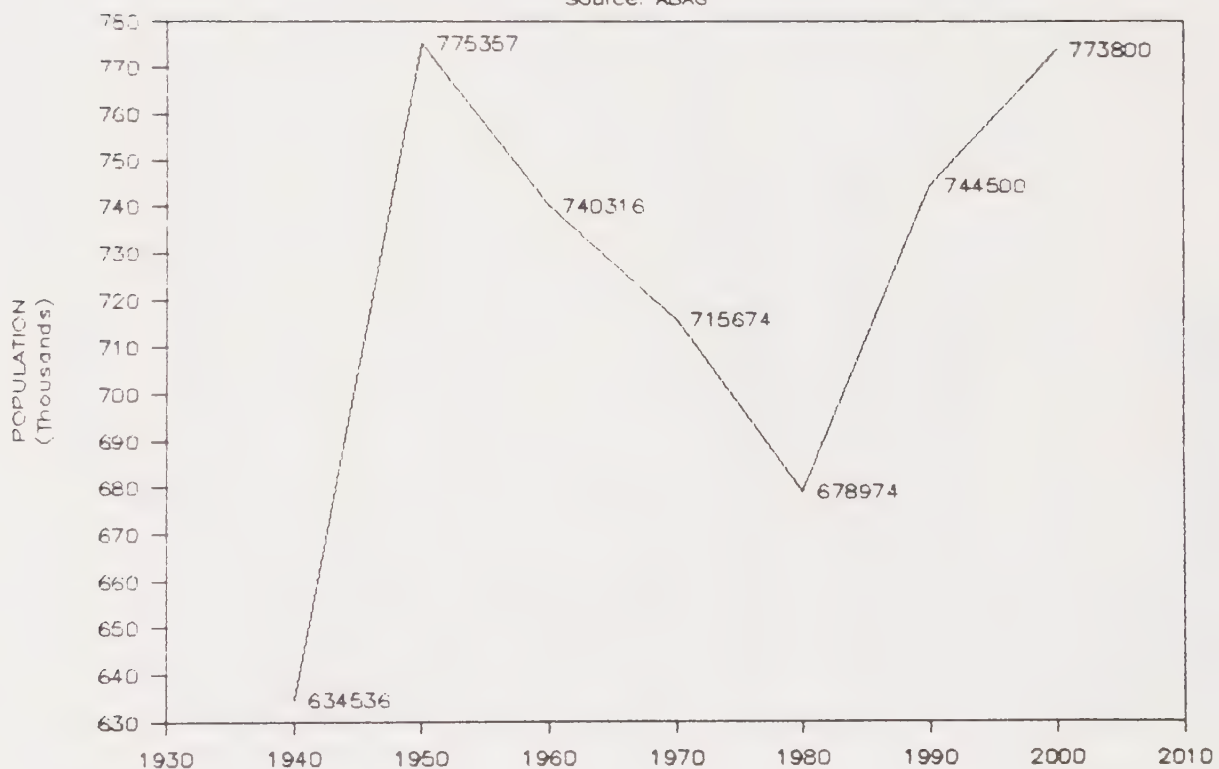


CHART I

Changes in Age Distribution

Table 2 shows projected changes in the age distribution of the City's population between 1980 and 1990. The age group which will increase most dramatically is the population in the 35-44 year old group. This represents an aging of the large segment of the population (151,222) who were 25 to 34 years in 1980, but it also represents movement out of the City by some of that group over the decade, since the 1990 35-44 year old population is projected at 132,200, or least 20,000 fewer persons.

The age groups which are decreasing most dramatically as a share of the total population are the 20 to 24 year olds and the 25 to 34 year olds. These are the family formation years and the shift may be due to housing opportunity constraints.

S.F. POPULATION BY AGE GROUPS

Source: 1980 Census, ABAG Projections

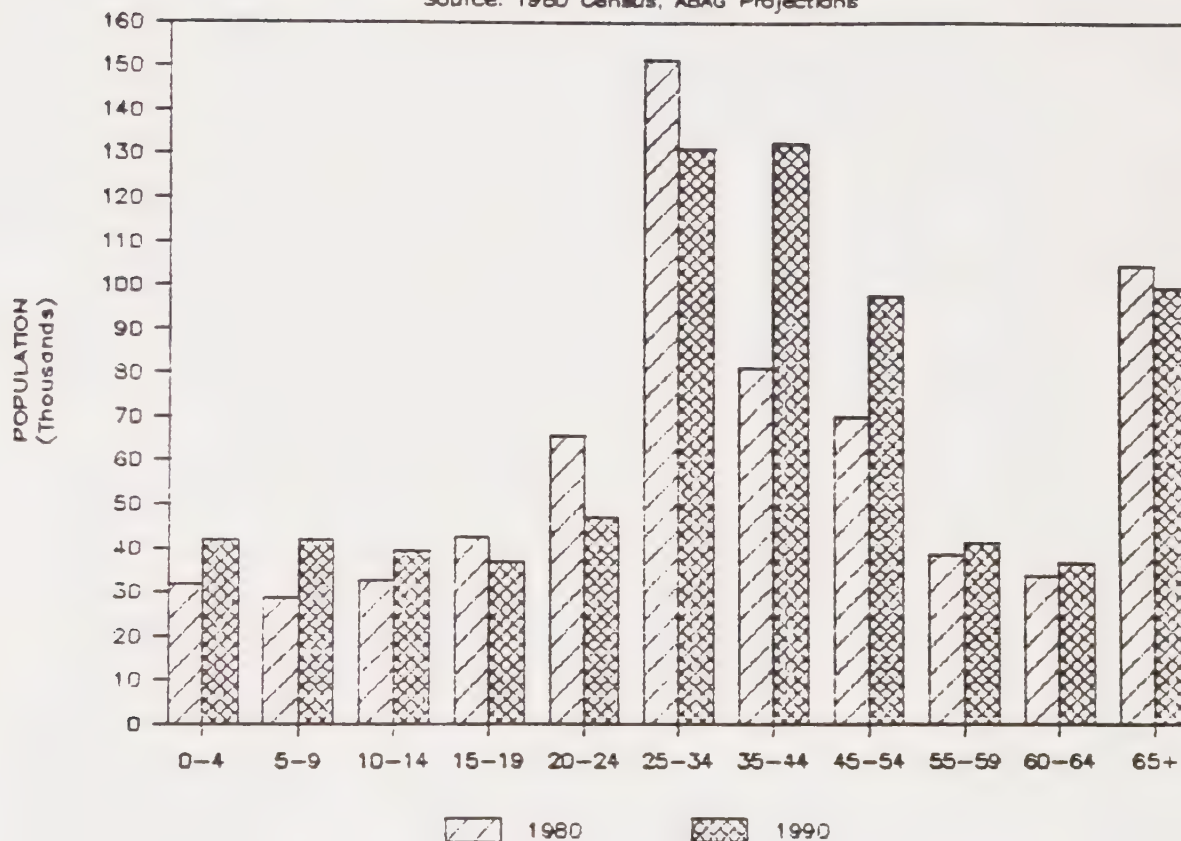


CHART II

Table 2

ABAG POPULATION COMPARISONS BY AGE
SAN FRANCISCO 1980 AND 1990

<u>April 1, 1980</u>			<u>April 1, 1990</u>			Change: 1980 to 1990
Age	Total	%	Age	Total	%	
0- 4	31537	4.6	0- 4	41600	5.6	+1.0
5- 9	28596	4.2	5- 9	41900	5.6	+1.4
10-14	32674	4.8	10-14	39300	5.3	+.5
15-19	42374	6.2	15-19	36800	4.9	-1.3
20-24	65242	9.6	20-24	47000	6.3	-3.3
25-34	151222	22.2	25-34	131100	17.6	-4.6
35-44	81143	12.0	35-44	132200	17.8	+5.8
45-54	70025	10.3	45-54	97500	13.1	+2.8
55-59	38480	5.7	55-59	41100	5.5	-.2
60-64	33396	4.9	60-64	36600	4.9	0
65+	104285	15.4	65+	99400	13.4	-2.0
Total			Total			
678974			744500			
Median: 33.64 years			Median: 37.12 years			

Source: ABAG Projections '87

Table 3

**PROJECTED NUMERICAL CHANGES BY AGE GROUPS
IN SAN FRANCISCO, 1980 TO 1990**

Age Group	Number in 1990	Net Change 1980 to 1990
0-4 years	41,600	+ 10,063
5-9	41,900	+ 13,304
10-14	39,300	+ 6,626
15-19	36,800	- 5,574
20-24	47,000	- 18,242
25-34	131,100	- 20,122
35-44	132,200	+ 50,057
45-54	97,500	+ 27,475
55-59	41,100	+ 2,620
60-64	36,600	+ 3,204
65+	99,400	- 4,885

Source: ABAG
Projections '87

Changes in Income Distribution

The 1980 income distribution for San Francisco residents is shown in Chart III. A 1988 estimate of the income distribution indicates a significant decrease in the percentage of upper income households and a significant increase in the percentage of lower income households reported in the 1980 Census. The "Very Low" component increased from 25% in 1980 to 36% in 1988. Similarly there is a decrease in those 120% and more above median income: 41% in 1980 decreased to 29% in 1988. The changes may be due in part to differences in the sources for the information. The 1980 U.S. Census, which was mailed out, may not have fully reached the lowest income groups in San Francisco. The 1988 estimates were done by a reputable marketing research firm for the Bay Area Council based on purchasing power from wages and government payments received in San Francisco. Their estimate may underreport other kinds of income, particularly at the high end.

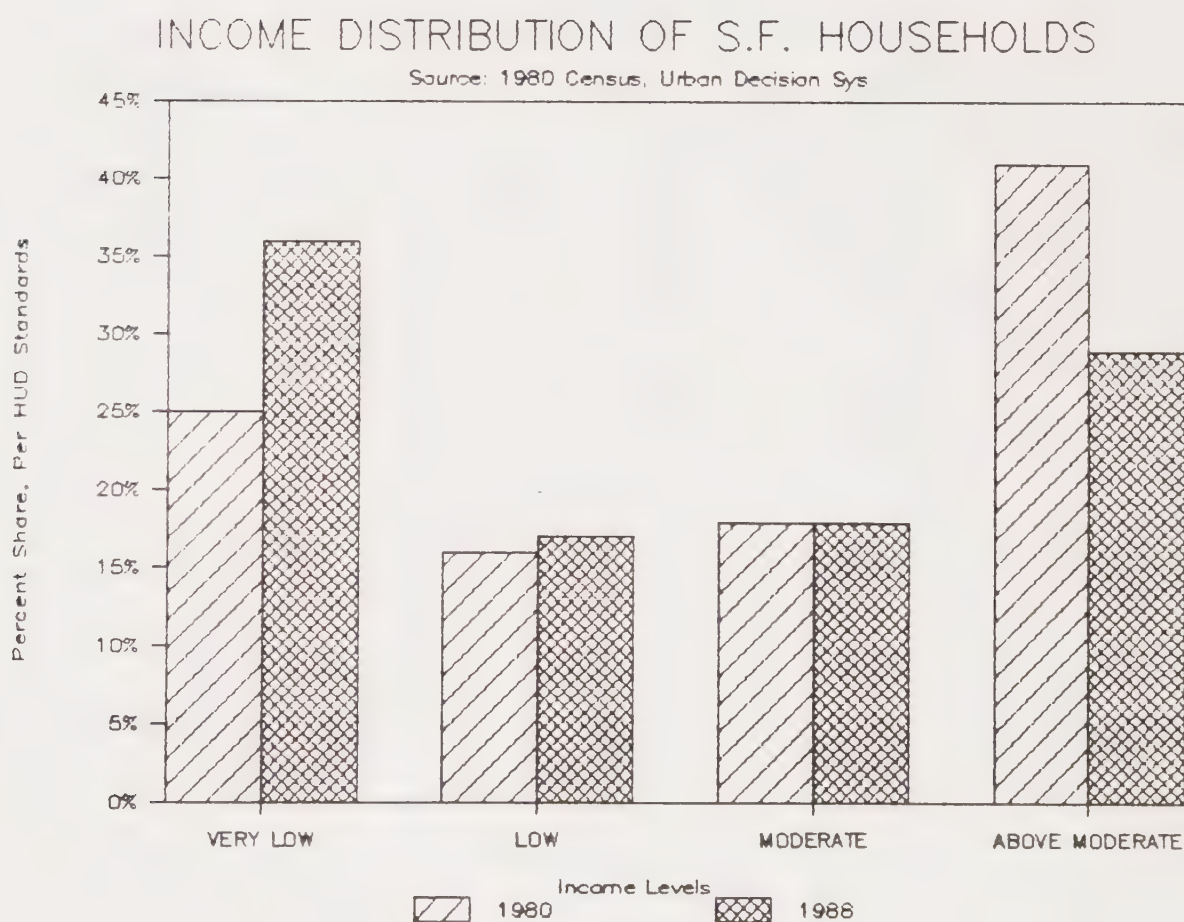


CHART III

Table 4

**ESTIMATED HOUSEHOLD INCOME, SAN FRANCISCO, 1988
AND HUD AFFORDABILITY STANDARDS**

U.S. Dept. of Housing and Urban Development Affordability Standard	Annual Household Income	Percent of Households
	Less than \$5,000	6.4
"Very Low Income"	\$5,000-- 9,999	9.4
50% or less of median income	\$10,000--14,999	10.8
	\$15,000--19,999	9.5
<hr/>		
"Low Income"	\$20,000--24,999	8.7
51 to 80% of median income	\$25,000--29,999	7.9
<hr/>		
"Moderate Income"	\$30,000--34,999	7.0
81 to 120% of median income	\$35,000--39,999	6.3
<hr/>		
"Market rate"	\$40,000--49,999	10.1
	\$50,000--74,999	13.8
	\$75,000+	10.0
<hr/>		

Source: Urban Decision Systems:
H.U.D.

Changes in Ethnicity

Table 5 summarizes San Francisco Health Department estimates for ethnicity changes between 1980 and 1986, in San Francisco's total population show **Hispanic, Black, Japanese, Chinese, Filipino, and other non white groups growing faster** than the average growth in total population.

Foreign immigration has been one influence on the changing ethnicity of the City. According to a special tabulation of Immigration and Naturalization Service information by the Department of Finance for 1987 there were 16,234 foreign immigrants to San Francisco county in that year. These 1987 immigrants were 31% Chinese, 22% Filipino, 12% Hispanic. Many of the immigrants do not permanently stay in San Francisco but reside in the City briefly in transition to other areas of California or the United State.

Table 5
POPULATION BY ETHNIC GROUP, SAN FRANCISCO

	1980		1986		Increase in # 1980-86
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	
White	311,708	45.99%	337,412	45.39%	+ 8.2
Hispanic	83,373	12.3%	93,010	12.5%	+11.6
Black	86,414	12.7%	95,095	12.8%	+10.0
Amer. Indian	3,548	0.5%	3,649	0.5%	+ 2.8
Japanese	12,046	1.8%	13,329	1.8%	+10.7
Chinese	82,480	12.19%	91,148	12.2%	+10.5
Filipino	38,265	5.69	42,521	5.7%	+11.1
Other Non White	61,436	9.09%	68,436	9.2%	+11.4
TOTAL	679,270	100.0%	744,600	100.0%	

Source: San Francisco Department of Health

IV. HOUSING NEEDS GENERATED BY INCREASED EMPLOYMENT

Table 6 summarizes ABAG projections for San Francisco job growth. The projected addition of new jobs in San Francisco is 75,300 to 1995 (a ten year period). The Mission Bay EIR projections of jobs interpolated for the same period is about 10,000 jobs higher. About 2/3 of the new jobs will be in the services and retail sectors. The economic analysis in the Mission Bay Environmental Impact Report has estimated that at least half of the types of jobs found in these sectors will fall below \$25,000 a year in salary, with a substantial number below \$15,000.

According to ABAG there will be a **14% growth in San Francisco jobs between 1985 and 1995. During the same period San Francisco's residential population is expected to increase by less than 3%.**

San Francisco now has about 20% of the jobs in the nine county Bay Region with Alameda and Santa Clara Counties having, between them, about half the jobs in the region.

In its publication, Housing Needs Determination, January, 1989, p 69, ABAG staff determined that local zoning policies that call for the development of jobs without simultaneous housing for the labor supply necessary to fill those jobs do not provide opportunities for residents to live reasonably close to where they work. For ABAG, the housing needs associated with job growth is the number of housing units to house up to 50% of new workers who must commute from the jurisdiction where they live to the jurisdiction where they work. The ABAG publication states that this 50% target figure is an arbitrary number set by ABAG as a goal for each jurisdiction with a surplus of new jobs.

Quantitatively, relating this goal to the ABAG projections for jobs during the seven year period 1989 through 1995, ABAG estimates that 32,500 of the total new jobs for San Francisco would be held by commuters from outside the city. Using a figure of 1.32 workers per household, this translates to 24,621 commuter households. **ABAG recommends that units be built to cut this figure in half, housing half of these households in the City.**

These figures are based on economists' projections of job growth. They do not address the issue of **whether that amount of job growth should be supported as a matter of public policy. That is a policy question to be debated as part of the Residence Element revision process and for Mission Bay.**

Table 6

**SAN FRANCISCO
EMPLOYMENT PROJECTIONS
1985 to 1995**

Employment	1985	%	1990	1995	Numerical Change 1985 to 1995	Percent Change 1985 to 1995
Agriculture	2,660	.5%	2,190	1,770	-890	-33%
Construction	25,260	4.5%	28,180	29,630	+4,370	17%
Manufacturing	43,190	7.8%	42,980	43,810	+620	1%
Transportation	59,340	10.7%	62,650	67,650	+8,310	14%
Wholesale	21,050	3.8%	21,700	20,850	-200	-1%
Retail	78,080	14.0%	88,120	96,460	+18,380	24%
F.I.R.E.*	80,350	14.5%	79,480	92,780	+12,430	15%
Services	183,700	33.2%	200,460	214,070	+30,370	17%
Government	60,470	10.9%	61,310	62,380	+1,910	3%
TOTAL	554,100	100%	587,070	629,400	75,300	14%

*F.I.R.E.:
"Finance, Insurance, Real Estate"

Source: ABAG Projections '87

V. HOUSING NEEDS RELATED TO EXCESSIVE HOUSING COST RELATIVE TO INCOME

Since 1980 average single family housing sales prices have considerably outpaced vacant unit rental prices and incomes in San Francisco. **Reported average sales prices have more than doubled since 1980 going from \$131,131 to \$316,250.** Rents asked for vacant units increased by 88% while incomes increased only by 68% in approximately the same period. In 1988, less than 5% of the households in San Francisco could afford to purchase an average priced single family home. (See Charts IV and V.)

Excessive Housing Costs Relative to Income

As shown on Table 7, ABAG has computed that 94,603 households earning 80% or less of median income had excessive housing costs in relation to their incomes. The definition of "overpayment" used was more than 25% of gross income. Today, however, the City itself is using a 30% standard for some of its affordable housing programs, including public housing. Under the more recent City standards, ABAG's estimates of this category of need would be somewhat reduced. As of 1980, the vast majority of households in a housing price crunch were renters; only about 12% were owners.

In terms of needs analysis, the category of owners and renters of moderate income, (80 to 120 percent of median) was not included, although many persons in this range would exceed the 25% threshold because they have sufficient financial resources, to keep them out of the hardship category.

Table 7

OVERPAYMENT ^{1/} BY HOUSEHOLDS EARNING 80% OR LESS OF MEDIAN INCOME, SAN FRANCISCO 1980

Type of Household	Total Number	Number ^{1/} Overpaying	Percent Overpaying
Owners	32,252	9,609	30%
Renters	122,865	85,004	69%
TOTAL		94,613	

^{1/} Payment of more than 25% of income

Source: ABAG, 1980 Census

MEDIAN ADVERTISED RENT

Source: Bay Area Council

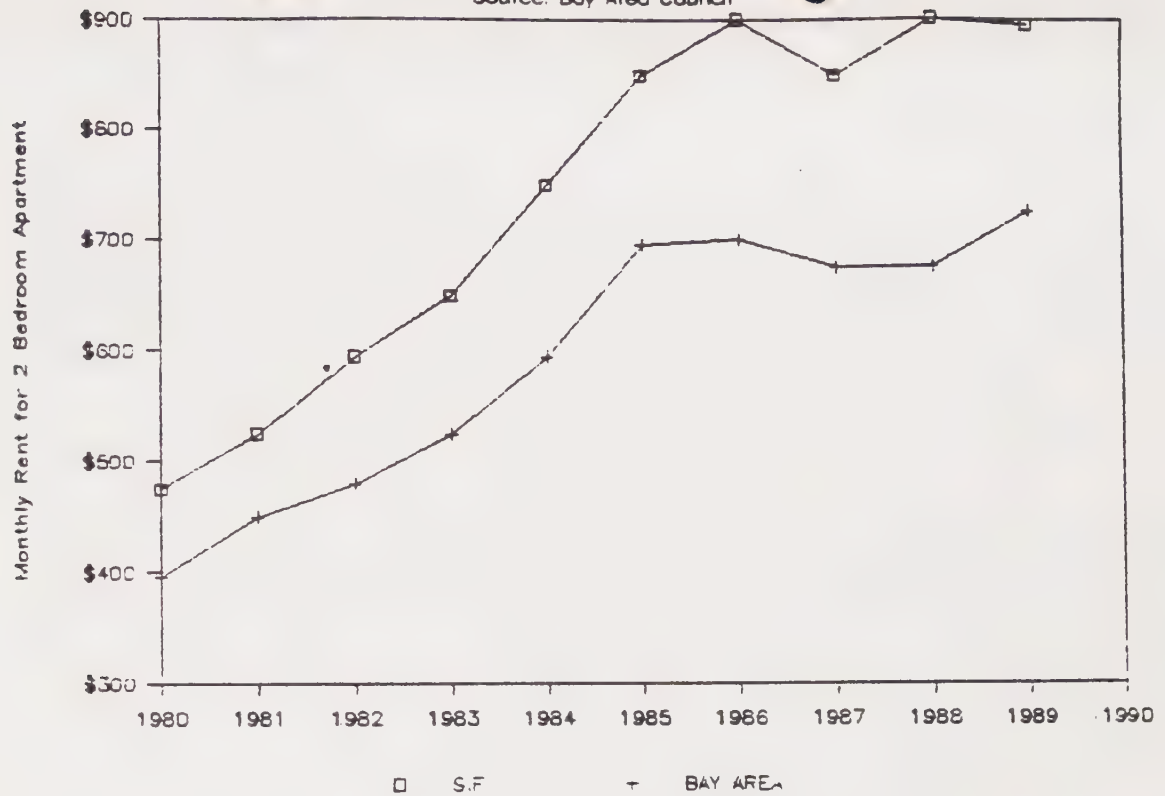


CHART IV

HOUSING PRICE TRENDS

Source: S.F. Boards of Realtors, C.B.R.

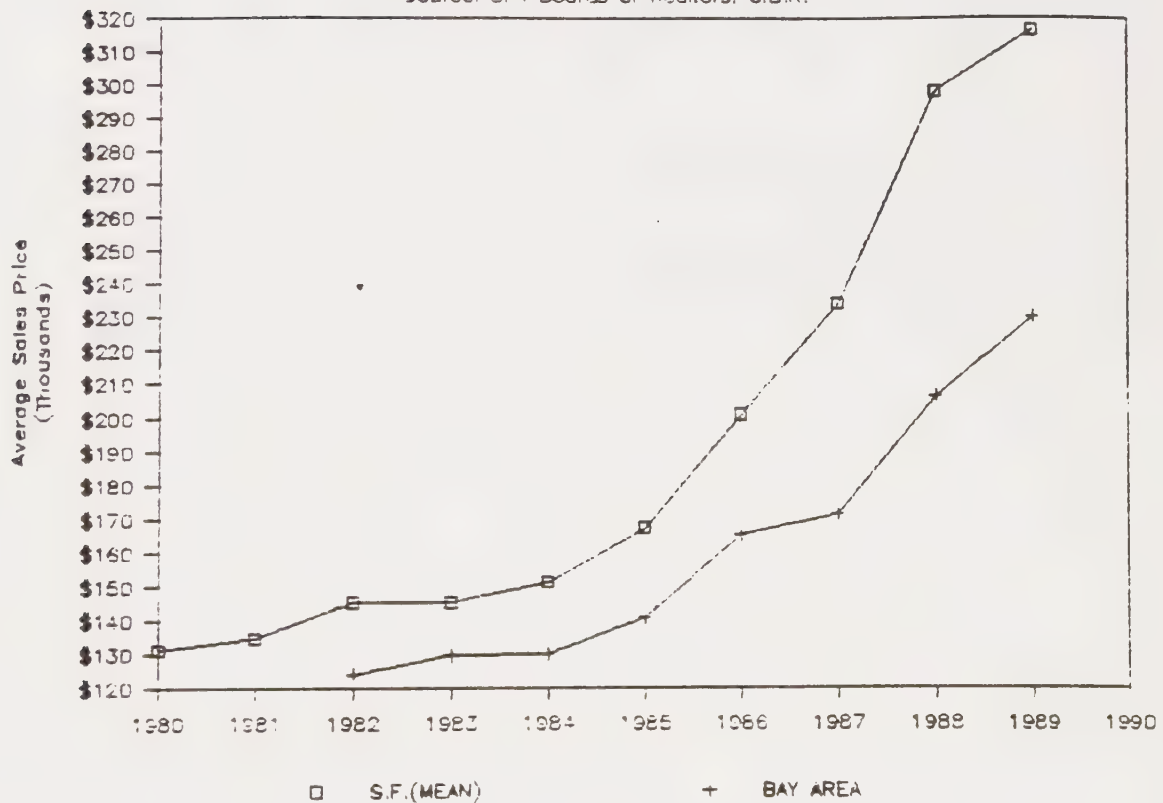


CHART V

Welfare and Income Assisted Population

In terms of subsidization of shelter there has historically been a two pronged approach to housing assistance. One approach which is most familiar to those interested in housing policy and programs is subsidy to producers of shelter to lower their effective cost of housing the occupants. The other approach is less direct and involves a variety of shelter allowances under the welfare system to increase the housing payment ability of the occupant. At the national level the amount spent for each approach is roughly equivalent (Urban Institute, 1988)

In examining the special housing problems and needs of low income population, both approaches should be taken into account.

Tables 8 and 9 indicate county and federal income assistance levels and clients in San Francisco in 1987 and 1988. There are **approximately 55,000 clients receiving county or federal benefits linked to** limits on income and personal assets. If such assistance generally were directed to only one member of a households then approximately one half of San Francisco's 115,000 low income households would have received some governmental income assistance. However, it is probable that there are a number of households where more than one member receives aid, thus a more realistic estimate would be that about one third of all low income households in San Francisco receive governmental income assistance, some or most of which applies to their housing expenditures.

Table 10 reflects the extent of federal Social Security and disability insurance recipients. Some but not all of these recipients are within low income households. Eligibility for these programs is not directly linked to recipients' other income. The bulk of recipients are retired workers. Looking back at the age distribution of San Francisco, it appears that **approximately 75% of senior citizens -- persons sixty-five or over -- are receiving Social Security benefits.**

An estimated 85% or 5,100 of San Francisco's approximately 6,000 public housing households (approximately 500 units are vacant) receive state or federal income assistance. Based on the requirement that 30% of income is to be paid for public housing rent, an average rent of \$209 indicates an average yearly income of \$8400. **Thus public housing residents tend to be at the very low end of the income distribution, having 20% or less of the median income.**

Table 8

SUPPLEMENTAL SECURITY INCOME
FEDERAL INCOME ASSISTANCE
SAN FRANCISCO, 1987

		<u>Clients Assisted</u>	<u>Average Payment</u>	
Adults			S.F.	CA
	65 and Over	14,322	378	299
	Blind)	764	453	427
	Disabled)	19,674		
Children				
	Blind)	32	465	450
	Disabled)	574		
Total		35,566		

Source: Social Security
Regional Office, External Affairs
Department

Table 9

**COUNTY INCOME ASSISTANCE
SAN FRANCISCO, 1988**

<u>Program</u>	<u>Clients Assisted Monthly</u>	<u>Payments</u>
1. Aid to Families With Dependent Children	11,104	\$633 (minimum for family of 3)
2. General Assistance	8,505	\$326 (average)
3. Food Stamps	40,000	\$36
4. In Home Support Services (aged, blind, disabled adults)	5,450	
5. Homeless Emergency	2,250 (nightly)	

Source: Department of Social Services
Program Briefing Book
October 1988

Table 10

**BENEFICIARIES OF FEDERAL OLD AGE AND
SURVIVORS DISABILITY INSURANCE PROGRAMS
DECEMBER 1987**

Category	Clients Assisted	Average Payment
Retirement Program		
Retired workers	75,811	537.50
Wives or husbands	7,230	
Children	1,228	
Survivor Program		
Widow, Widowers	13,227	3,394
Children	3,394	
Disability Program		
Workers	9,530	1,341
Wives or husbands	336	
Children	1,341	
	112,097	

Source: U.S. Department of Health and Human Services
Research and Statistics 1988

VI. HOUSING NEEDS RELATED TO THE EXPIRATION OF HOUSING SUBSIDIES

Over 9,600 low income households in San Francisco are covered by various federal rent subsidy programs which are due to expire unless these programs are extended or other sources of subsidy are developed. The Federal Government is not renewing or extending rent subsidy programs. Unless other sources of funds or approaches are substituted these units will no longer be available to qualified households.

VII. HOUSING NEEDS RELATED TO INCREASING THE VACANCY RATE

A five percent vacancy rate is considered by housing experts to be desirable for adequate functioning of housing market. The 1980 Census indicated a vacancy rate of 5.4%; the ABAG 1988 estimate is 4%. **The most recent estimate by the State Department of Finance for January 1, 1989 is 4.26%.** With an estimated total housing inventory of 325,000, the present shortfall includes 2,420 additional housing units.

VIII. HOUSING NEEDS RELATED TO CONDITION OF EXISTING HOUSING

Rehabilitation of Private Housing

The State Department of Housing and Community Development (HCD) estimate for units in San Francisco needing rehabilitation or replacement is 76,700. (California Statewide Housing Plan, Phase II, July, 1988 p 7) This comprises 23% of San Francisco's housing stock. The HCD threshold for this estimate is "repair costs exceeding \$2000." These repairs are assumed to constitute rehabilitation rather than general maintenance.

According to San Francisco Department of Public Works, Bureau of Building Inspection staff, serious rehab needs are likely to be concentrated in San Francisco's 146,000 one and two unit structures, rather than in the larger multifamily structures. **Of the 20,000 multifamily structures originally estimated in the early 1970's to need some level of code work, all but 4,000 have undergone systematic code enforcement and have now been brought up to code.** The pending 4,000 multifamily structures are those originally identified as likely to have the least code violation problems.

Because of the success of the City's systematic code enforcement program, rehabilitation needs are not likely to be found in larger multifamily building. Older single family homes and duplexes occupied by low income and/or elderly households account for the majority of rehabilitation needs according to the City's housing inspection staff.

Replacement Needs

The State has defined replacement needs as those units where code compliance could not be achieved for less than half of the unit's value. Under this definition very few San Francisco units are candidates for replacement. Single family and duplex units - even "fixer uppers" command very high prices. Units where code compliance cannot be achieved at any cost (such as violations of numbers of units permitted under the zoning classification) are estimated separately in the "lost units" category.

Rehabilitation of Public Housing

There are currently 6,754 public housing units in the City. Approximately 90 units per month are **vacated by residents amounting to over 1,000 annually. There is generally a need to rehabilitate these units.** The backlog is such that there is a vacant inventory of approximately 500 units awaiting repair in order to be habitable. The Housing Authority estimates the average cost of rehabilitation as \$4,000 per unit.

IX. HOUSING NEEDS RELATED TO OVERCROWDING

The 1980 Census indicated 11,440 units had 1.5 persons per room or more in 1980. Due to the relative shortfall of new housing units in relation to new households between 1980 and 1988 and the decline in vacancy and the immigration patterns involving relatively larger households, it is likely that overcrowding has increased.

X. HOUSING NEEDS RELATED TO SEISMIC SAFETY

There are 25,000 housing units in unreinforced masonry buildings These units are contained in 769 residential buildings, including a number of residential hotels. The extent and phasing of retrofit work is under study by the City.

XI. HOUSING NEEDS RELATED TO REPLACEMENT OF LOST UNITS

The total number of illegal, primarily secondary units, is estimated at 20,000.

Each year the Department of Public Works housing inspectors, primarily through complaints, cite approximately 250 cases of illegal housing units. Some of types of illegality, such as violations of one-to-one parking provisions, excess number of units permitted under zoning regulations, basement units with substandard ceiling heights, or units with severe egress problems cannot be remedied except by removal. The volume of complaints has been increasing and it is estimated that 200 to 300 units per year will be removed because of Code Enforcement action. There are at

this time approximately 1,000 units pending legal actions on abatement through the City Attorney's Office.

In 1988, 83 buildings containing 104 units were demolished presumably in order to construct new buildings with a greater number of units on the site. The extent to which this type of demolition would occur in the future is dependent on the outcome of the residential zoning study which is being undertaken by the Department of City Planning.

Since 1980, a total of 157 units have been legally converted to non residential use. In 1988 only one unit was legally converted. In the same year 64 units went through merger (coming two units into one unit).

XII. HOUSING NEEDS OF SPECIAL SITUATION POPULATION

Elderly

ABAG population projections by age (Table 2) indicates a 1990 population of 36,600 persons between 60-64 and 99,400 persons 65 years and over. The State Department of Aging, deriving information from the 1980 Census, estimates that **17.5% (23,800) of these 136,000 persons over sixty are in "greatest economic need"** (having 0-125% of the poverty level income in 1979 per the 1980 Census).

The State Department of Aging statistics also show that 31.8% of the population sixty years and over are minorities and of these minorities 24% are in the category of "greatest economic need".

The elderly minority population is approximately half Asian, and a quarter Black and a quarter Hispanic. There are fewer minorities in San Francisco elderly population (32%) than in the San Francisco population in which 55% are in a minority group.

The Department of Finance "Baseline 1986" projections show median age in San Francisco gradually shifting from 37.5 years in 1986 to 42.8 years in 1995. (In contrast, California's median age was 31.6 in 1986 and is projected to be 34.1 in 1995.)

In 1988, almost one in four San Francisco households had a household member who was 65 years or older (Sales Marketing and Management - Survey of Buying Power, Data Services, 1988). Even with short term outmovement from the city by the senior age group, the long term trend for San Francisco is for an aging population.

Large Households

Table 11 shows that there has been both a numerical and percentage decline in large households from 1960 through 1980. **Households of five or more persons comprised approximately 7% percent of all households in 1980** down from almost 11% in 1960. In 1980, there were less than 25,000 large households in the city. The ethnicity changes since 1980 will probably reverse this numerical and percentage decrease.

Table 11

HOUSEHOLDS BY SIZE SAN FRANCISCO
1960 - 1988

Size of Household	1960	%	1970	%	1980	%	1988	%
1	98,399	33.7	110,333	37.4	123,915	41.4	134,422	40.4
2	90,154	30.9	90,753	30.7	90,681	30.3	105,749	31.8
3	42,344	14.5	38,024	12.9	36,554	12.2	42,881	12.9
4	29,304	10.0	25,348	8.6	23,321	7.8	26,544	8.0
5	16,204	5.5	14,668	5.0	12,335	4.1	12,944	3.9
6 or more	15,570	5.4	16,048	5.4	12,150	4.1	10,160	3.0
	291,975		295,174		298,956		332,700	

Source: Census - ABAG
for 1960 - 1980
1988: Sales Marketing & Management
Survey of Buying Power, 1988

Table 12

PERSONS PER HOUSEHOLD, 1980
BY ETHNIC GROUPS IN SAN FRANCISCO

Ethnic Group	Population	Households	Persons Per Household
Asians	142,656	44,589	3.20
Blacks	83,021	33,408	2.49
Spanish	78,259	27,547	2.84
White	390,948	208,250	1.88

Median 2.19

Source: U.S. Census of Housing and Population, 1980

Table 12 depict differences in household size by ethnic groups. The 1980 average household was 2.19 persons projected to increase to 2.3 by 1995. Growth in Asian, Hispanic and Black population will contribute to this trend to larger households. Non-familial shared housing households will also tend to increase average household size.

Family Housing/Single Parent Households

As shown in Tables 13 and 14, household composition in 1988 involves **fewer families**. The Census definition of family is two or more persons living in the same household who are related by blood, marriage or adoption. In San Francisco families are estimated to be only 40% of all households, in contrast to the nine counties in the Bay Area where 60% of all households are families. Of San Francisco's projected 7,000 new households between 1988 and 1995, 2,800 will be families and **4,200 will be non-family households** (single persons, unrelated individuals living together, etc.)

In 1980, 36% of all San Francisco households were female headed. Applied to the 1988 household estimate, this amounts to 116,173 households. In 1980, 16% of all female headed households contained one or more persons under 18 years old. A number of single parents with dependent children probably have need for some form of housing assistance and for facilities supportive of children.

Table 13

FAMILIES VS HOUSEHOLDS — NINE COUNTIES AND SAN FRANCISCO, 1988

	<u>Nine Counties</u>	<u>San Francisco</u>
Families	1,395,660	132,151
Households	2,198,269	300,560
Families as percent of Households	60%	40%

Source: Urban Decision Systems

Table 14

HOUSEHOLD TYPES FOR NEW HOUSEHOLDS 1988 - 1995

Families	2,900
<u>Non-Families</u>	<u>4,200</u>
Total New Households	7,000

Source: Urban Decision System
ABAG Projections '87

Homeless

The current estimate of homeless persons in San Francisco is between 5,500 and 6,500. Approximately 3,000 of these persons are potentially served by existing shelter programs. A one time survey of those in the shelter program indicated the average shelter user was a single male in his thirties. A third of shelter users were veterans; about half minority group members. A more detailed profile is shown in Table 15.

Table 15

PROFILES OF HOMELESS POPULATION USING SHELTERS IN SAN FRANCISCO, 1983

Sex (adults)

Male 78%
Female 22%

Age (adults)

Range: 18-80
Mode: 23 years
Median: 31.4 years
Mean: 33.4 years

Employment History

None 7%
Part Time 10%
Short Term 9%
1 year or more 71%
Unknown 3%

Marketable Skills

Yes 68%
No 28%
Unknown 4%

Mental Disability

Yes 12%
No 77%
Unknown 4%

Drug Abuse

None 79%
Some Level 18%
Unknown 4%

Ethnicity

White 52%
Black 28%
Hispanic 11%
Asian 2%
American Indian 3%
Other 3%
Unknown 2%

Marital Status

Single 69%
Married 7%
Widowed 4%
Divorced/Separated 18%
Unknown 2%

Education

None 2%
Elementary School 18%
High School 56%
Current College 1%
College Degree 17%
Trade/Business 5%
Unknown 2%

Physical Disability

None 68%
Temporary 12%
Permanent 17%
Unknown 3%

Alcohol Abuse

None 60%
Some Level 37%
Unknown 3%

Veteran Status

Yes 32%
No 65%
Unknown 3%

Source: Department of Social Services, 1983.

Disabled

The handicapped require special types of housing to meet their special needs. According to the Federal Rehabilitation Act of 1973 (as amended in 1978) the term "handicapped individual" means "any person who has a physical or mental impairment which substantially limits one or more of such person's major life activities".

In California, the incidence of disability in the civilian, non-institutionalized population, aged 16-64, is 10.5%. Approximately three quarters of those disabled (7.7%) are considered severely disabled. It is estimated by Independent Housing Services (a local non profit community agency which specializes in housing programs for the elderly and disabled) that 12.8% comprising 97,408 persons out of the San Francisco total population in 1995 are or will be disabled.

It is further estimated that 40% of the disabled population (39,000 in 1995) need accessible housing. Accessible housing means that certain design features such as the height of cabinets, positionings of outlets, special layout of appliances, and wide interior circulation space to accommodate a wheelchair should be incorporated in a housing project.

AIDS Patients

AIDS patients in San Francisco have needs at different times for hospital beds and for special forms of residential care. At any one time, however, over half of persons living with AIDS are projected to be living at home without homecare. A profile of special forms of residential care (for which there is a **1993 shortfall of about 1,400 accommodations**) is summarized in Table 16.

Immigrants/refugees/undocumented workers

San Francisco has always been a Port of Entry to the United States for refugees and immigrants. It also shelters a number of undocumented workers. **These populations do not necessarily become permanent residents of the City but do represent at least interim needs for housing.** Refugees, who are eligible for various forms of federal aid have averaged over 1,400 per year in recent years, while immigrants recently comprise 9,700 per year. (Table 17.) Undocumented persons who may have both marginal job status and housing average over 2,000 per year according to the State Department of Finance.

Table 16

**RESIDENTIAL CARE NEEDS PROFILE
FOR PERSONS WITH AIDS (PWAs)
IN SAN FRANCISCO, 1993**

Overview

1986	Estimate of Human Immunodeficiency Virus (HIV) infected individuals	29,936
1993	Estimate of Cumulative AIDS cases	17,022
1993	Estimate of Persons Living with AIDS (PWAs)	6,288

Residential Care Needs

	Percent of PWA's	Current Capacity 1988	Unmet Needs 1993
Independent Living (Hotel)	7.7	50	434
Group Independent Living	2.4	47	104
Emergency Housing	1.1	13	56
Home Care	6.4	157	246
Daycare	4.1	6	258
		267	1,098

Source: S.F. Department of Public Health
Report to David Werdegard, January, 1989
p. 16, p. 41

Table 17

**FOREIGN IMMIGRATION
SAN FRANCISCO 1981-1989**

Time Period	Refugees	Immigrants	Undocumented 1/	Total
FY 88-89	1485	9733	2141	13,359
FY 87-88	1485	9733 (est)	2141	13,359
FY 86-87	1139	9733	2141	13,013
FY 85-86	1380	9417	2141	12,938
FY 84-85	1632	9984	2141	13,757
FY 83-84	1504	9181	2141	12,826
FY 82-83	1413	8332	2141	11,886
FY 81-82	2864	8518	2141	13,523
	12,902			104,661

1/ distribution 1980 Census .02141

Source: State of California
Department of Finance
Demographic Research Unit

Military

As shown on Table 18, persons **stationed or employed by the Army, Navy and Coast Guard** in San Francisco in 1988 **totalled 6,734**. Housing facilities for roughly one third of such employees were located in San Francisco. This includes Treasure Island, which is within City limits. The Navy estimates a need for 1,400 units of housing for its Bay Area personnel. Presumably with the closure of the Presidio there will be fewer soldiers stationed in San Francisco.

Table 18

MILITARY PERSONNEL IN SAN FRANCISCO, 1988

Location	Existing Housing Facilities	Persons/ Stationed Employed
Hunters Point (Navy)	--	50
Presidio (6th Army)	1,375	3,300
Treasure Island (Coastguard-Navy)	811	3,254
Yerba Buena (Coast Guard)	--	130
All	2,186	6,734

Source: Department of City Planning
Telephone inquiries to
military facilities

Artists

Art House, an artists' housing referral agency in San Francisco reports that last year it received an average of 40 calls per day on its housing "hot line." This amounts to 10,000 calls on an annual basis.

Art House surveyed those using the housing hotline and found 75% wanted live-work space in San Francisco. Half sought ownership and said they would be willing to "finish out" space to make it meet their requirements. The median desired rent (1988) was \$600. At least half reported desire for 900 square feet or more.

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Rudolf Nothenberg, Chief Administrative Officer, Ex-Officio Member
Norman Karasick, City Architect, Alternate
Dean Coffey, General Manager, Public Utilities Commission, Ex-Officio Member
Romaine Boldridge, Administrative Secretary PUC, Alternate

Department of City Planning

Dean L. Macris, Director of Planning
Milton R. Edelin, Deputy Director
George A. Williams, Assistant Director
Robert Passmore, Zoning Administrator
Lois Scott, Chief Housing Planner
Roger Herrera, Project Planner
Peter Cheng, Housing Intern
Treva Ingrassi, Housing Intern
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